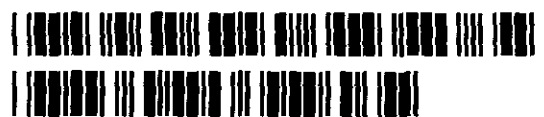


EXHIBIT

1



10-CV-05713-EXH

Adam N Eilling
5622 OLD STUMP DR NW
GIG HARBOR, WA, 98332

648440 #413

MAR 13, 2009

NATIONAL CITY MORTGAGE
ATTN: CUSTOMER SERVICE RESEARCH
P.O. BOX 1820
DAYTON, OH 45401-1820

CERTIFIED MAIL RETURN RECEIPT REQUESTED

Ref. Account No. 0005578221 Qualified Written Request – RESPA 12 U.S.C.
§ 2605(e)

To Whom It May Concern:

I hereby request information about the fees, costs, and escrow
pertaining to my loan. This letter is a qualified written request (QWR),
as defined in the Real Estate Settlement and Procedures Act. (RESPA), 12
U.S.C. 2605 (e)

The information I request as part of this QWR is as follows

1. The current interest rate on this account.
2. The adjustment dates of each interest rate adjustment on this
account, with the corresponding adjustment amount.
3. Who the current holder of the mortgage/deed of trust is, and their
mailing address for process of service, along with a current
telephone number.
4. Who the current holder of the note is, and their mailing address for
process of service, along with a current telephone number.
5. The date that the current holder acquired this mortgage and from
whom it was acquired from.
6. The date your firm began servicing the loan.
7. The previous servicer of the loan.
8. The monthly principal and interest payments, and monthly escrow
payments received from the date of the loan's closing to the date
of this QWR.
9. A complete payment history of how those payments were applied,
including the amounts applied to principal, interest, escrow, and
other charges.

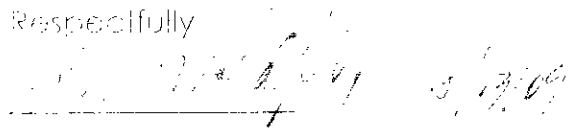
10. The total amount due of any unpaid principal, interest, escrow charges, and other charges due as of the date of this letter. Please separate and identify each amount due.
11. The total amount of principal paid on the account up to the date of this letter.
12. The payment dates, purposes of payment and recipient of any and ***all foreclosure fees and costs*** that have been charged to my account.
13. A breakdown of the current escrow charges showing how it is calculated and the reasons for any increase within the last (24) months.
14. A breakdown of any shortage, deficiency or surplus in our escrow account over the past three years.
15. A breakdown of all charges accrued on the account since the date of closing that includes, insurance charges, legal fees and recoverable corporate advances.
16. A statement indicating which covenants of the mortgage and/or note authorize each charge.
17. Please provide a copy of all appraisals, property inspections and risk assessments completed for this account.
18. Please provide a copy of all written loss mitigation rules and work-out procedures for this account.
19. Please provide a copy of all manuals pertaining to the servicing of this account.
20. Please provide a copy of the LSAMS Transaction History Report for this account and include a description of all fee codes.
21. If this account is registered with MERS, state its MIN number.
22. A statement indicating the amount to pay this loan off in full as: **\$991,041.82.**

I hereby dispute all late fees, charges, inspection fees, property appraisal fees, forced placed insurance charges, legal fees and corporate advances charged to this account. Additionally, I believe my account is in error for the following reasons. (State reasons here) Pursuant to 12 U.S.C. § 2605(e), you are hereby notified that placing any negative coding on my credit report before responding to this letter is a violation of RESPA and the FCRA. Your organization will be subject to civil liability if negative coding appears for this account before a response to this QWR is issued to me.

Please provide me confirmation that you have received this QWR within (20) days as required under 12 U.S.C. § 2605 (c). Thereafter, please

Respond to these questions within (60) days of receipt of this letter, also as required under 12 U.S.C. § 2605 (c).

Respectfully,

A handwritten signature in dark ink, appearing to read "Adam N. Eifling", is written over a horizontal line.

Adam N. Eifling

